UTAH GOVPAY:

THE OFFICIAL PAYMENT SOLUTION FOR UTAH GOVERNMENT

New Customer Workbook

UtahInteractive

"Extend the power of your website...by taking payments online"

Start Taking Payments in Days with Utah GovPay

Features of Utah GovPay:
* Enables existing applications to take payments
* Accepts credit cards and/or electronic checks
* User never leaves Utah.Gov website
* Supports reconciliation with the state's accounting system
* Available in two different transaction transmission methods

Can all be done without a Request for Proposal (RFP)

Contact Utah Interactive,
801-982-0275
877-988-3468
productmgmt@utahinteractive.org

Q: How can my agency…

* Improve citizen relationships and decrease administration costs?
* And how can we do this in a about a month?

A: Use Utah GovPay to…

* Easily take payments online
* Easily reconcile online payments with custom administration tools

One time $2,500 setup fee includes:

* Selection between post or XML data transmission method
* Standard Utah GovPay application
* One customized look and feel
* Documentation
* Dedicated account manager
* Testing
* Deployment to a secure, 24/7 service delivery platform

Per transaction $0.75** maintenance fee Includes:
* Real time reporting and reconciliation tools
* 24/7 customer support for citizens and businesses
* 24/7 technical support for agency
* Account manager
* System maintenance and hosting
* Scheduled system enhancements
**Monthly minimum of $225 covers the first 300 transactions.

Connecting Citizens and Government

Improve your customers' satisfaction while simplifying your workload

A recent survey by the Pew Internet and American Life Project found that **64% of Utah adults were Internet users**. Additionally, the survey found that Utah has one of the highest rates of home access to the Internet anywhere in the country.

Internet payments have become an expected practice over the last ten years. State Agencies benefit from online payments because the money is deposited directly into your account and are never "in the mail".

Utah GovPay offers peace of mind to your customers and to you. Your customers will not have to worry about a payment being delivered late. You will be able to sleep at night not worrying about the month end report. Your customer phone calls will decrease because they will be able to look up their own information.

Improve Customer Satisfaction

User Experience - Consistent User Experience, Integrated with your application. Customers can pay around the clock.

- **Integrate with Your Site** - Integrates easily with your look and feel. Users will not feel like they have been "handed off" to another website. Avoid the confusion that happens when users are sent away from a web site that they trust to a different web site to make a payment.

- **Secure From End to End -** With all of the security scandals in the recent news reports, users are very concerned about how their financial information is protected. – Utah GovPay Follows Industry Security Standards and Guidelines and NACHA rules and regulations. Disaster recovery is built into the system, SSL

Simplify Your Workload

- **Reduce late payments** – Online payments are more convenient for your customers. Payments can be made outside of business hours.

- **Comprehensive Reporting**

Simplify Reconciliations with centralized reporting. The Online Reports link the transaction details including the FINET code with the processing data provided by the third party processor (Paymentech or Authorize.net).

By breaking out deposit details by FINET codes, the agency could significantly reduce time spent reconciling online payments with actual deposits. The agency can search for deposit batches and then see the associated transactions that are contained within the batch.

- Improve customer convenience
- Cancel, refund or create payments for your customers
- Reduce late payments
- Comprehensive Reporting – combines transaction records, FINET codes, & bank deposits
- Accepts Credit Cards and E-Checks
- Seamlessly appear as if the user never leaves your site
- Security protects your customers

Online Payments Overview

ONLINE CREDIT CARD PROCESS

1. Utah Interactive creates custom payment web site
2. User connects to custom web site using a browser
3. Custom web site calculates payment amount
4. User enters credit card information in custom web site
5. Custom web site connects to third party payment processor
6. Third party payment processor connects to credit card company using the gateway
7. Credit card company verifies funds are available
8. Third party payment processor replies to custom website with a successful or declined payment along with a transaction ID
9. Custom web site confirms payment status to user and records transaction details in database
10. Gateway collects funds at the end of each day for multiple transactions in a batch and sends money to the merchant account

Payment Processing is an elaborate system involving many parties. Some of the charges and fees are not easily transparent.

Fees are charged by:
- The Web Integrator
- The Payment Processor
- The Merchant Bank

Types of Fees:
- Monthly fees
- Per transaction fees
- Percent of transaction fees

State of Utah Contact
Cindy Robinson
(801) 538-3126

KEY ROLES

The Issuer - The bank or other institution that issues a credit card or debit card to an individual.
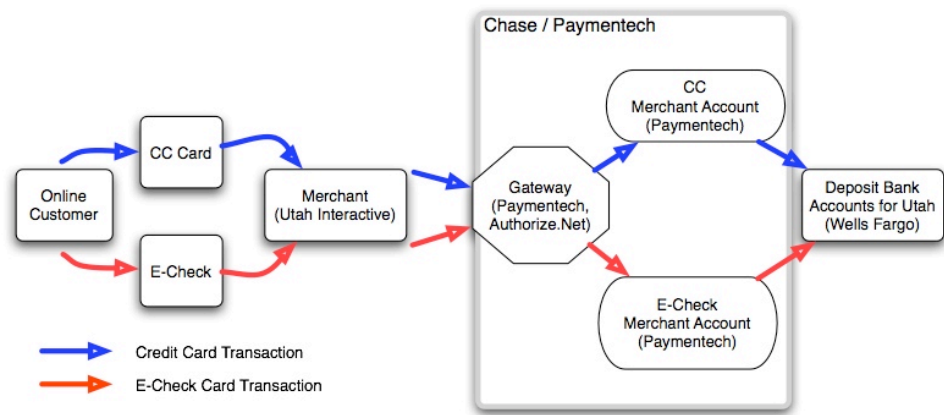**The Cardholder** - The individual who is issued a credit card or debit card.
The Acceptor - A business or government agency that has qualified to accept credit or debit cards as payment.
The Merchant Account – The Acceptor's account that is able to receive credit or debit cards as payment. The state of Utah has contracted with Chase Bank.
The Processor - A third-party organization that provides authorization and/or clearing and settlement services on behalf of Issuers, Acquirers, and Acceptors.

Paymentech is the new processor as of September 2005. The previous processor for Utah was Authorize.net

ONLINE ECHECK PROCESS

4. User enters eCheck information in custom web site
5. Custom web site connects to third party payment processor
6. Third party payment processor verifies bank routing number only
7. Third party payment processor replies to custom website that bank routing number is valid along with a transaction ID
8. Custom web site confirms payment status to user and records transaction details in database
9. Gateway collects funds at the end of each day for multiple transactions into a batch and sends money to merchant bank using the ACH system

Participants	Role	Fees
Citizen	Card Holder	n/a
Utah Interactive	Web Integrator	Setup & per trans
Sandy City	Acceptor	n/a
Paymentech	Payment Processor	per month & per trans
Chase	Merchant Bank	per month & per trans
ACH	Banking Network	n/a
Visa	Credit Card Company	2% of trans amount
MasterCard	Credit Card Company	2% of trans amount
Discover	Credit Card Company	? % of trans amount
Am Express	Credit Card Company	? % of trans amount
ECheck	Electronic Check Processor	$0.40 per trans

1. **Obtain a Merchant Account from State Finance** (estimate 1-4 weeks) (Cindy Robinson at Utah Department of Finance (801) 538-3126)– Need to request reporting accounts to be setup for "Resource Online" & "Virtual Terminal". Individual accounts need to be setup for each of the agencies accounting people that will be reconciling the online payments

2. **Complete Utah GovPay Setup Form** (1-2 weeks) (email or fax to Utah Interactive the form found at the end of this workbook) Once we have received the completed Utah GovPay Setup Form, we will create an account and setup a unique website that looks similar to your website.

3. **Sign Service Level Agreement & Addendum A** (1-2 weeks) The Service Level Agreement (SLA) is the primary contract between Utah Interactive and your department. This document only needs to be signed the first time a project is started between Utah Interactive and your department. Once the SLA is created, each project will have it's own Addendum A that defines the scope and price of each project. If this is your first time working with Utah Interactive you will need to sign both a SLA and Addendum A for this project. If you have worked on a previous project with Utah Interactive, you will only need to sign an Addendum A for this project.

4. **Receive test Username & Password from Utah Interactive** (1-2 weeks) Once you have completed and submitted the Utah GovPay Setup Form & the Addendum A, We will begin setting up your new Utah GovPay account and website. When this is completed you will receive:
    a. WPS Username & Password for the test website
    b. Link to new test website
    c. Test Utah GovPay Reconciliation Account usernames & passwords

5. **Connect to Test Website** at Utah Interactive (1-2 weeks) At this point you will be able to connect to our test payment server to verify that your code is connecting properly to Utah GovPay. You will also be able to review the graphics and design of the site we have created for you. To complete a test credit card transaction use the following test credit card number (4111111111111111) and any future expiration date. To complete a test eCheck transaction, please use any account number and a valid bank routing number.

6. **Receive Production Username & Password from Utah Interactive** (1-2 days) Once you have completed testing, we will set up your production Utah GovPay account and website. When this is completed you will receive:
    a. WPS Username & Password
    b. Link to new website
    c. Utah GovPay Reconciliation Account usernames & passwords

7. **Connect to Production Website** at Utah Interactive (whenever you are ready)

UTAH GOVPAY SETUP FORM

Name of Project / Website	

ADMINISTRATIVE CONTACT INFORMATION
(This is the person who has authority over this project regarding schedules, design and final acceptance)

Contact Name:	
Agency:	
Phone:	
Email:	

BILLING CONTACT INFORMATION
(The location that the monthly statement from Utah Interactive should be mailed to. Utah Interactive sends out a monthly statement with the charges that have accrued in the previous month.)

Contact Name:	
Phone:	
Email:	
Address:	
Billing Notes:	

PEOPLE WHO WILL NEED ACCESS TO VIEW ACCOUNTING & TRANSACTION REPORTS

Contact Name:		Contact Name:	
Phone:		Phone:	
Email:		Email:	
Contact Name:		Contact Name:	
Phone:		Phone:	
Email:		Email:	

MERCHANT ACCOUNT INFORMATION

Do you already have a merchant account setup?	YES☐ / NO☐
(If no, please contact Cindy Robinson in State Finance to start the process. She will ask you to fill out a Checklist)	

Which third party processor (gateway) is your merchant account with?	PAYMENTECH AUTHORIZE.NET
What is your merchant account #?	
Default Payment Types *(check all that apply):*	Visa☐, MasterCard☐, American Express☐, Discover☐, Electronic Check☐
Are you adding a buy now to an existing website?	YES☐ / NO☐
If yes, what is the URL of the website?	

GOVPAY METHOD	
What is your preferred GovPay Method?	POST ☐ XML ☐

SITE CONTENT & GRAPHICS

We will try to match the look and feel of your website as closely as possible. We are much more likely to match your look and feel if you provide the top banner and the Cascading Style Sheet or CSS files to us. If you have not created a CSS for your website, please feel free to use the example found in the Utah GovPay Technical Manual.

Please provide the following files or links to the files

Top Banner:	File attached:	or URL to file:
Left Side Graphic:	File attached:	or URL to file:
CSS File:	File attached:	or URL to file:

CONFIRMATION EMAIL

At the completion of the credit card transaction it is customary to send an email that provides a summary of the transaction. The following is a sample email that could be sent to each user at the completion of the payment:

From: AgencySupport@utah.gov

Subject: (Application Name) Payment Receipt

Body: Thank you for your payment.

An online payment has been made for $##.00 using account # (*****####) to the (your department name) for:

Item Description(s): (This would use the long item description from the shopping cart or the item descriptions found on the invoice.)

Your receipt number is: ########.

Please do not reply to this email. If you have any questions regarding this transaction, please call us at (801) ###-####.

Subject:	
From:	*(Which email address should be used?)*
BCC:	*(Optional – send a copy of each receipt to:)*
Email Body:	